

Loan Guarantees for Indian Housing (Section 184)

Home loan guarantees for Indian families, Indian housing authorities, and Indian tribes.

Nature of Program: Section 184 of the Housing and Community Development Act of 1992 established a loan guarantee program for Indian families, Indian housing authorities (IHAs), and Indian tribes. The purpose of the program is to provide access to private mortgage financing to Indian families, IHAs, and Indian tribes that could not otherwise acquire housing financing because of the unique legal status of Indian lands. The loans guaranteed under the program are used to construct, acquire, refinance, or rehabilitate single family housing located on trust land or land located in an Indian or Alaska Native area. The program authorizes Indian tribes to assume responsibility for federal environmental reviews. This guarantee authority is freestanding and has its own guarantee fund. HUD may enter into commitments to guarantee loans for any fiscal year only to the extent amounts have been provided in appropriations acts.

Applicant Eligibility: Indian families, Indian housing authorities, and Indian tribes.

Legal Authority: Section 184 of the Housing and Community Development Act of 1992, as amended by the Native American Assistance and Self-Determination Act of 1996 (NAHASDA) (12 U.S.C. 1715z-13a). Regulations are at 24 CFR part 1005.

Administering Office: Assistant Secretary for Public and Indian Housing,
U.S. Department of Housing and Urban Development, Washington, DC 20410.

Information Sources: Administering office; Office of Loan Guarantee, Office of Native American Programs, Suite 3390, 1999 Broadway, Denver, CO 80202-5733.
On the Web: www.hud.gov/progdesc/insec184.cfm

Current Status: Active.